

Information to identify the case:		
Debtor 1	Raymond James Spray	Social Security number or ITIN xxx-xx-6705
	First Name Middle Name Last Name	EIN --
Debtor 2 (Spouse, if filing)	Peggy Sue Spray	Social Security number or ITIN xxx-xx-6947
	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: 1/22/16
Case number: 16-20473 JTM		

Official Form 309I (12/15)

Notice of Chapter 13 Bankruptcy Case

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Raymond James Spray	Peggy Sue Spray
2. All other names used in the last 8 years		
3. Address	7673 S. Summit Peak Drive Apt D208 Midvale, UT 84047	7673 S. Summit Peak Drive Apt D208 Midvale, UT 84047
4. Debtor's attorney Name and address	Roger A. Kraft 7660 S. Holden Street Midvale, UT 84047	Contact phone (801) 255-8550 Email: courtmail@rogerkraftlaw.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: utahtrusteeemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: Feb. 26, 2016 at 12:00 pm Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 4/26/16 Filing deadline: 5/26/16 Filing deadline: 7/20/16
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan and confirmation hearing on docket Objections to Confirmation	The debtor has filed a plan. The hearing on confirmation will be held on: 3/29/16 at 11:00 AM Location: U.S. Bankruptcy Court, Rm 341, 350 South Main Street, Salt Lake City, UT 84101 Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Raymond James Spray
 Peggy Sue Spray
 Debtors

Case No. 16-20473-JTM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: jtt
 Form ID: 309I

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Jan 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2016.

db/jdb +Raymond James Spray, Peggy Sue Spray, 7673 S. Summit Peak Drive Apt D208, Midvale, UT 84047-7634
 10106662 +Ace Fin - Ut, 2964 W 4700 S Suite 204, Salt Lake City, UT 84129-2569
 10106666 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 10106667 +Bonneville Collections, 6026 Fashion Point Dr, South Ogden, UT 84403-4851
 10106669 +Chna, Po Box 6497, Sioux Falls, SD 57117-6497
 10106672 +Collectioncenter Inc, 406 6th St, Rawlins, WY 82301-5408
 10106679 +Jordan Valley Hospital, 3580 West 9000 South, West Jordan, UT 84088-8899
 10106680 +Medical Data Systems I, 1374 S Babcock St, Melbourne, FL 32901-3009
 10106687 +Salt Lake County Library, Attn Collection Dept, 2197 E. Ft Union Blvd, Salt Lake City, UT 84121-3139
 10106688 +San Mortz Apartments, 966 West Powder Hill Rd., Midvale, UT 84047-5699
 10106694 +Taylor Bean, 1417 North Magnoli, Ocala, FL 34475-9078
 10106695 +University of Utah Hospital, 501 Chipeta Way, Salt Lake City, UT 84108-1222
 10106661 +Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: courtmail@rogerkraftlaw.com Jan 28 2016 02:01:01 Roger A. Kraft, 7660 S. Holden Street, Midvale, UT 84047
 tr +E-mail/Text: bnc@chl3ut.org Jan 28 2016 02:03:14 Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
 10106663 +EDI: GMACFS.COM Jan 28 2016 01:23:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
 10106664 +E-mail/Text: e-bankruptcy@americafirst.com Jan 28 2016 02:02:57 America First Credit U, Po Box 9199, Ogden, UT 84409-0199
 10106665 E-mail/Text: orsbankruptcy@utah.gov Jan 28 2016 02:03:26 Barbara Jean Williams, c/o ORS, PO Box 45033, Salt Lake City, UT 84145-0033
 10106668 +EDI: CAPITALONE.COM Jan 28 2016 01:23:00 Cap One, Po Box 5253, Carol Stream, IL 60197-5253
 10106670 +EDI: CHASE.COM Jan 28 2016 01:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 10106671 +EDI: CITICORP.COM Jan 28 2016 01:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 10106673 +EDI: WFNNB.COM Jan 28 2016 01:23:00 Comenity Bank/Buckle, Po Box 182789, Columbus, OH 43218-2789
 10106674 +EDI: WFNNB.COM Jan 28 2016 01:23:00 Comenity Bank/Vctrssec, Po Box 182789, Columbus, OH 43218-2789
 10106675 +EDI: DISCOVER.COM Jan 28 2016 01:23:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 10106676 +E-mail/Text: bankruptcy@expressrecovery.com Jan 28 2016 02:01:54 Express Recovery Svcs, 2790 S Decker Lake Dr, Salt Lake City, UT 84119-2057
 10106677 +E-mail/Text: jennifer.macedo@gatewayonlending.com Jan 28 2016 02:01:30 Gateway One Lending &, 160 N Riverview Dr Ste 1, Anaheim, CA 92808-2293
 10106678 EDI: IRS.COM Jan 28 2016 01:23:00 IRS, Special Procedures, PO Box 7346, Philadelphia, PA 19101-7346
 10106681 +E-mail/Text: jlothrop@macu.com Jan 28 2016 02:01:51 Mountain America Cu, 180 E 100 S, Salt Lake City, UT 84139-1502
 10106682 +E-mail/Text: jlothrop@macu.com Jan 28 2016 02:01:51 Mt America, 660 South 200 East, Salt Lake City, UT 84111-3835
 10106683 +E-mail/Text: orsbankruptcy@utah.gov Jan 28 2016 02:03:25 Office Recovery Servic, Po Box 45033, Salt Lake City, UT 84145-0033
 10106684 +E-mail/Text: bankruptcy@gopfs.com Jan 28 2016 02:03:06 Prestige Financial Svc, 1420 S 500 W, Salt Lake City, UT 84115-5149
 10106685 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 28 2016 02:49:37 Regional Acceptance Co, 8101 E Prentice Ave Ste, Greenwood Village, CO 80111-2934
 10106689 +EDI: AGFINANCE.COM Jan 28 2016 01:23:00 Springleaf Financial S, 600 Nw 2nd St, Evansville, IN 47708-1014
 10106690 +EDI: RMSC.COM Jan 28 2016 01:23:00 Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
 10106691 +EDI: RMSC.COM Jan 28 2016 01:23:00 Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
 10106692 +EDI: RMSC.COM Jan 28 2016 01:23:00 Syncb/Mervyns, Po Box 965005, Orlando, FL 32896-5005
 10106693 +EDI: RMSC.COM Jan 28 2016 01:23:00 Syncb/Old Navy, Po Box 965005, Orlando, FL 32896-5005
 10106696 EDI: UTAHTAXCOMM.COM Jan 28 2016 01:23:00 Utah State Tax Commission, Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-7040
 10106697 +EDI: VERIZONWIRE.COM Jan 28 2016 01:23:00 Verizon Wireless, P.O. Box 4001, Inglewood, CA 90309-4001
 10106698 +EDI: WFFC.COM Jan 28 2016 01:23:00 Wfds, Po Box 1697, Winterville, NC 28590-1697
 TOTAL: 27

District/off: 1088-2

User: jtt
Form ID: 309I

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Total Noticed: 40

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10106686

Robert Hawkins

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2016 at the address(es) listed below:

Lon Jenkins tr ecfmail@chl3ut.org, lneeb@chl3ut.org
Roger A. Kraft on behalf of Debtor Raymond James Spray courtmail@rogerkraftlaw.com
Roger A. Kraft on behalf of Joint Debtor Peggy Sue Spray courtmail@rogerkraftlaw.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4